

STANDARD BANCSHARES, INC.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 1245590	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,382	\$2,245	-5.8%		
Loans	\$1,876	\$1,686	-10.1%		
Construction & development	\$376	\$234	-37.8%		
Closed-end 1-4 family residential	\$142	\$138	-3.0%		
Home equity	\$141	\$136	-3.4%		
Credit card	\$0	\$0			
Other consumer	\$23	\$18	-22.1%		
Commercial & Industrial	\$151	\$152	0.1%		
Commercial real estate	\$920	\$864	-6.1%		
Unused commitments	\$274	\$270	-1.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$68	\$47	-30.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$19	\$97	396.6%		
Cash & balances due	\$239	\$223	-7.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$38	\$63	62.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$38	\$62	65.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,129	\$2,020	-5.1%		
Deposits	\$1,998	\$1,960	-1.9%		
Total other borrowings	\$114	\$47	-58.7%		
FHLB advances	\$114	\$47	-58.7%		
Equity					
Equity capital at quarter end	\$252	\$224	-11.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$40	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	8.2%	--		
Tier 1 risk based capital ratio	11.2%	10.3%	--		
Total risk based capital ratio	12.5%	11.5%	--		
Return on equity ¹	-3.7%	-40.8%	--		
Return on assets ¹	-0.4%	-4.2%	--		
Net interest margin ¹	3.8%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	42.2%	51.6%	--		
Loss provision to net charge-offs (qtr)	144.2%	83.3%	--		
Net charge-offs to average loans and leases ¹	1.7%	13.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	15.7%	13.3%	1.2%	7.2%	--
Closed-end 1-4 family residential	1.9%	5.1%	0.4%	0.8%	--
Home equity	3.5%	0.8%	0.9%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.0%	0.4%	0.1%	0.7%	--
Commercial & Industrial	2.5%	2.0%	0.5%	1.3%	--
Commercial real estate	3.0%	2.7%	0.1%	3.3%	--
Total loans	5.4%	4.8%	0.4%	3.4%	--